

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re	)	Chapter 7
)	
Susan A. Hertel,	)	Hon. Pamela S. Hollis
)	
Debtor.	)	Case No. 05-63018

**Trustee's Final Account
and
Application to Close Case and Discharge Trustee**

To: The Honorable Pamela S. Hollis
United States Bankruptcy Judge

Final distribution of all monies has been made in accordance with the Orders Awarding Compensation and Expenses and the Trustee's Distribution Report, copies of which are attached hereto as Exhibit A and Exhibit B, respectively.

All checks have been cashed. Evidence of all cancelled checks since the filing of the Trustee's Final Report is set forth on the Form 2 Report attached hereto as Exhibit C. Form 2 also reflects a net total balance of zero for this estate.

The Trustee certifies that the estate has been fully administered and requests that he be discharged and that the case be closed pursuant to 11 U.S.C. §350.

Dated: February 8, 2008

/s/
Joseph A. Baldi, Trustee

Exhibit A

Compensation Orders

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT ILLINOIS
EASTERN DIVISION

In re	)	Chapter 7
)	
SUSAN A. HERTEL,	)	Case No. 05-63018-PSH
)	
Debtor.	)	Hon. Pamela S. Hollis

Order Awarding Trustee's Compensation

THIS MATTER BEING HEARD on the Trustee's First and Final Request for Compensation, notice having been given, and the Court being duly advised:

IT IS HEREBY ORDERED that Joseph A. Baldi, Trustee is allowed compensation and expense reimbursement as follows;

Compensation	\$1,015.59
TOTAL	\$1,015.59

IT IS FURTHER ORDERED that the Trustee is directed to pay the allowance listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this _____ day of _____

ENTERED: 
UNITED STATES BANKRUPTCY JUDGE JAN - 8 2008

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT ILLINOIS
EASTERN DIVISION

In re	)	Chapter 7
)	
SUSAN A. HERTEL,	)	Case No. 05-63018-PSH
)	
Debtor.	)	Hon. Pamela S. Hollis

Order Awarding Compensation to Trustee's Attorneys

THIS MATTER BEING HEARD on the First and Final Request for Compensation from Joseph A. Baldi & Associates, P.C., Attorneys for Trustee, notice having been given, and the Court being duly advised:

IT IS HEREBY ORDERED that Joseph A. Baldi & Associates, P.C. is allowed compensation as follows;

1. Compensation	\$695.00
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TOTAL	\$695.00
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IT IS FURTHER ORDERED that the Trustee is directed to pay the allowance listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this _____ day of _____

ENTERED: _____

Pagani
UNITED STATES BANKRUPTCY JUDGE

JAN - 8 2008

Exhibit B

Distribution Report

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT ILLINOIS
EASTERN DIVISION

In re	)	Chapter 7
)	
Susan A. Hertel,	)	Case No. 05-63018
)	
Debtor.	)	Hon. Pamela S. Hollis

Trustee's Final Distribution Report

I, Joseph A. Baldi, Trustee, trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

Summary Of Distribution:

Chapter 7 Administrative Expenses:	\$1,710.59
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims (507(a)(3)-(a)(6)):	\$0.00
Secured Claims	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$2,355.60
Interest (726(a)(5)):	\$0.00
Surplus to Debtor (726(a)(6)):	\$0.00
Total Amount To Be Distributed:	\$4,066.19

REPORT OF DISTRIBUTION - CONT'D

1. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Chapter 7 Administrative Expenses and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6)		\$1,710.59	100.00
CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
	Joseph A. Baldi, Trustee <i>Trustee Compensation</i>	\$1,015.59	\$1,015.59
	Joseph A. Baldi & Associates, P.C. <i>Attorney for Trustee Fees</i>	\$695.00	\$695.00
CLASS TOTALS		\$1,710.59	\$1,710.59
2. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Chapter 11 administrative expenses		\$ 0.00	0.00
3. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00
4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(3) - Wages, salaries or commissions limited to \$4,925.00		\$ 0.00	0.00

5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(4) - Contributions Employee Benefit Plans	\$ 0.00	0.00

6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(5) - Farmers' and Fishermans' claims to the extent of \$4,925.	\$ 0.00	0.00

7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(6) - Deposits of consumers to the extent of \$2,225	\$ 0.00	0.00

8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(7) - Alimony, Maintenance and Support	\$ 0.00	0.00

9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§724(b) - Secured Tax Lien Claims	\$ 0.00	0.00

10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(8) - Unsecured Tax Claims excluding fines and penalties	\$ 0.00	0.00

11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(9) - Capital Commitments to Federal Depository Institutions	\$ 0.00	0.00

12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(2) - General Unsecured Claims To be paid <u>prorata</u> after costs of administration and priority claims are paid in full	\$ 57,848.83	4.07

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
000001	Marshall Fields <i>Payments to Unsecured Credit Card Holders</i>	\$351.03	\$14.29
000002	American Express Centurion Bank <i>Payments to Unsecured Credit Card Holders</i>	\$800.55	\$32.60
000003	American Express Centurion Bank <i>Payments to Unsecured Credit Card Holders</i>	\$15,462.88	\$629.65
000004	American Express Travel Related Ser <i>Payments to Unsecured Credit Card Holders</i>	\$7,328.69	\$298.42
000005	Citibank (South Dakota) N A <i>Payments to Unsecured Credit Card Holders</i>	\$235.60	\$9.59
000006	Citibank (South Dakota) N A <i>Payments to Unsecured Credit Card Holders</i>	\$7,079.57	\$288.28
000007	Citibank (South Dakota) N A <i>Payments to Unsecured Credit Card Holders</i>	\$8,197.69	\$333.81
000008	MBNS America Bank N A <i>Payments to Unsecured Credit Card Holders</i>	\$18,392.82	\$748.96
CLASS TOTALS		\$57,848.83	\$2,355.60

13. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(3) - Tardily filed unsecured claims	\$ 0.00	0.00

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(4) - Fines/penalties	\$ 0.00	0.00

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(5) - Interest	\$ 0.00	0.00

16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(6) - Surplus to Debtor	\$ 0.00	0.00

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§506 - Secured Claims	\$ 0.00	0.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED/ WITHDRAWN (DESIGNATE)
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None.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: January 10, 2008

/s/ Joseph Baldi, trustee

Exhibit C

Form 2

Estate Cash Receipts and Disbursements Record

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-63018 -PSH
Case Name: HERTEL, SUSAN A.

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****0407 Interest earning MMA Account

Taxpayer ID No: *****4679
For Period Ending: 04/08/08

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 03/02/06		Susan Hertel 1418 Brummel Street Evanston IL 60202	DEBTOR'S BANK ACCOUNT	1129-000	4,000.00		4,000.00
03/02/06	1	Asset Sales Memo:	Bank Accounts \$4,000.00				4,000.00
C 03/31/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	2.62		4,002.62
C 04/28/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.28		4,005.90
C 05/31/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.41		4,009.31
C 06/30/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.30		4,012.61
C 07/31/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.41		4,016.02
C 08/31/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.41		4,019.43
C 09/29/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.30		4,022.73
C 10/31/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.42		4,026.15
C 11/30/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.31		4,029.46
C 12/29/06	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.42		4,032.88
C 01/31/07	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.43		4,036.31
C t 02/20/07		Transfer to Acct #*****0834	Bank Funds Transfer	9999-000		3.38	4,032.93
C 02/28/07	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.10		4,036.03
C 03/30/07	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.43		4,039.46
C 04/30/07	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.32		4,042.78
C 05/31/07	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.43		4,046.21
C 06/29/07	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.32		4,049.53
C 07/31/07	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.44		4,052.97
C 08/31/07	2	Bank of America, N.A.	Interest Rate 1.000	1270-000	3.44		4,056.41
C 09/28/07	2	Bank of America, N.A.	Interest Rate 0.750	1270-000	2.58		4,058.99
C 10/31/07	2	Bank of America, N.A.	Interest Rate 0.750	1270-000	2.59		4,061.58
C 11/30/07	2	Bank of America, N.A.	Interest Rate 0.650	1270-000	2.17		4,063.75
C 12/31/07	2	Bank of America, N.A.	Interest Rate 0.500	1270-000	1.94		4,065.69
C 01/10/08	2	Bank of America, N.A.	INTEREST REC'D FROM BANK	1270-000	0.50		4,066.19
C t 01/10/08		Transfer to Acct #*****0834	Final Posting Transfer	9999-000		4,066.19	0.00
			Transfer funds for final distribution. ecb 1/10/08				

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 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-63018 -PSH
 Case Name: HERTEL, SUSAN A.

Trustee Name: Joseph A. Baldi, Trustee
 Bank Name: Bank of America, N.A.
 Account Number / CD #: *****0407 Interest earning MMA Account

Taxpayer ID No: *****4679
 For Period Ending: 04/08/08

Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

* Reversed
 t Funds Transfer
 C Bank Cleared

Account *****0407	Balance Forward	0.00			
	2 Deposits	4,000.00	0	Checks	0.00
	23 Interest Postings	69.57	0	Adjustments Out	0.00
			2	Transfers Out	4,069.57
	Subtotal	\$ 4,069.57			
	0 Adjustments In	0.00		Total	\$ 4,069.57
	0 Transfers In	0.00			
	Total	\$ 4,069.57			

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 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3

Case No: 05-63018 -PSH
 Case Name: HERTEL, SUSAN A.

Trustee Name: Joseph A. Baldi, Trustee
 Bank Name: Bank of America, N.A.
 Account Number / CD #: *****0834 Checking Account (Non-Interest Earn)

Taxpayer ID No: *****4679
 For Period Ending: 04/08/08

Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C t 02/20/07		Transfer from Acct #*****0407	Bank Funds Transfer	9999-000	3.38		3.38
C 02/20/07	001001	International Sureties, Ltd. Suite 500 203 Carondelet Street New Orleans LA 70130		2300-000		3.38	0.00
C t 01/10/08		Transfer from Acct #*****0407	Transfer In From MMA Account	9999-000	4,066.19		4,066.19
C 01/15/08	001002	JOSEPH A. BALDI , as Trustee Joseph A. Baldi & Associates 19 S. LaSalle Street Suite 1500 Chicago, Illinois 60603	Transfer funds for final distribution. ecb 1/10/08	2100-000		1,015.59	3,050.60
C 01/15/08	001003	Joseph A. Baldi & Associates, P.C. 19 S. LaSalle St. #1500 Chicago IL 60603		3110-000		695.00	2,355.60
C 01/15/08	001004	Marshall Fields 111 Boulder Industrial D Bridgeton, MO 63044	Claim 000001, Payment 4.07%	7100-900		14.29	2,341.31
C 01/15/08	001005	American Express Centurion Bank c/o Becket and Lee LLP P O Box 3001 Malvern, PA 19355-0701	Claim 000002, Payment 4.07%	7100-900		32.60	2,308.71
C 01/15/08	001006	American Express Centurion Bank c/o Becket and Lee LLP P O Box 3001 Malvern, PA 19355-0701	Claim 000003, Payment 4.07%	7100-900		629.65	1,679.06
C 01/15/08	001007	American Express Travel Related Services Co Inc c/o Becket and Lee LLP P O Box 3001 Malvern, PA 19355-0701	Claim 000004, Payment 4.07%	7100-900		298.42	1,380.64
C 01/15/08	001008	Citibank (South Dakota) N A	Claim 000005, Payment 4.07%	7100-900		9.59	1,371.05

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 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4

Case No: 05-63018 -PSH
 Case Name: HERTEL, SUSAN A.

Trustee Name: Joseph A. Baldi, Trustee
 Bank Name: Bank of America, N.A.
 Account Number / CD #: *****0834 Checking Account (Non-Interest Earn)

Taxpayer ID No: *****4679
 For Period Ending: 04/08/08

Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 01/15/08	001009	Assoc/BP Amoco Payment Center 4740 121st Street Urbandale IA 50329	Claim 000006, Payment 4.07%	7100-900		288.28	1,082.77
C 01/15/08	001010	Citibank (South Dakota) N A Citibank/Choice Exeception Payment Processing P O BOX 6305 The Lakes, NV 88901	Claim 000007, Payment 4.07%	7100-900		333.81	748.96
C 01/15/08	001011	Citibank (South Dakota) N A Citibank/Choice Exeception Payment Processing P O BOX 6305 The Lakes, NV 88901	Claim 000008, Payment 4.07%	7100-900		748.96	0.00
		Mbna America Bank N A Mailstop DES-014-02-03 P O BOX 15168 Wilmington DE 19850					

* Reversed
 t Funds Transfer
 C Bank Cleared

Account *****0834	Balance Forward	0.00		
	0 Deposits	0.00	11 Checks	4,069.57
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 0.00		
	0 Adjustments In	0.00	Total	\$ 4,069.57
	2 Transfers In	4,069.57		
	Total	\$ 4,069.57		

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 5

Case No: 05-63018 -PSH
Case Name: HERTEL, SUSAN A.

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****0834 Checking Account (Non-Interest Earn

Taxpayer ID No: *****4679
For Period Ending: 04/08/08

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Report Totals	Balance Forward	0.00					
	2 Deposits	4,000.00				11 Checks	4,069.57
	23 Interest Postings	69.57				0 Adjustments Out	0.00
						2 Transfers Out	4,069.57
	Subtotal	\$ 4,069.57				Total	\$ 8,139.14
	0 Adjustments In	0.00					
	2 Transfers In	4,069.57					
	Total	\$ 8,139.14				Net Total Balance	\$ 0.00